UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: ANDREW W. LENTZ and : CHAPTER 13

DEBORAH L. LENTZ

Debtor(s)

:

JACK N. ZAHAROPOULOS

STANDING CHAPTER 13 TRUSTEE

Movant

.

VS.

:

ANDREW W. LENTZ and

DEBORAH L. LENTZ

Respondent(s) : CASE NO. 1-21-bk-00119

TRUSTEE'S OBJECTION TO FOURTH AMENDED CHAPTER 13 PLAN

AND NOW, this 29th day of August, 2022, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee, and objects to the confirmation of the above-referenced debtor(s)' plan for the following reason(s):

- 1. Trustee avers that debtor(s)' plan is not feasible and cannot be administered due to the lack of the following:
 - a. 2020 Federal Income Tax return. (Fourth request)
- 2. The Fourth Amended Plan is mislabeled as "Original Plan", which is confusing to creditors.
- 3. The Fourth Amended Plan is ambiguous as it has checked both boxes that "No assets will be liquidated" and the box indicating that "Certain assets will be liquidated...".
- 4. This bankruptcy was filed on January 21, 2021 and proposes a total payment of approximately \$770,000.00, yet to date only \$1,500.00 has been paid over to the Chapter 13 Trustee and even if the plan is confirmed in its current form, only attorney fees would be paid out until February of 2023. Therefore, the Trustee avers that this plan was not filed in good faith.
- 5. The proposed stock sale and/or settlement is overly speculative and may take years. It is unfair to hold creditors at bay by allowing the debtor to continue in a Chapter 13 paying only \$100.00 per month, with only the prospect that such a sale and/or settlement may occur in the future. Secured debt holders are not receiving adequate protection.

WHEREFORE, Trustee alleges and avers that debtor(s) plan is nonconfirmable and therefore Trustee prays that this Honorable Court will:

- a. Deny confirmation of debtor(s) plan.
- b. Dismiss or convert debtor(s) case.
- c. Provide such other relief as is equitable and just.

Respectfully submitted:

Jack N. Zaharopoulos Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036 (717) 566-6097

BY: /s/Douglas R. Roeder
Attorney for Trustee

CERTIFICATE OF SERVICE

AND NOW, this 29th day of August, 2022, I hereby certify that I have served the within Objection by electronically notifying parties or by depositing a true and correct copy of the same in the United States Mail at Hummelstown, Pennsylvania, postage prepaid, first class mail, addressed to the following:

Michael Csonka, Esquire 166 South Main Street Kerrstown Square Chambersburg, PA 17201

/s/Deborah A. Behney
Office of Jack N. Zaharopoulos
Standing Chapter 13 Trustee